



Savings



Mortgages



Insurance



Commercial



Pensions

2 Hagley Road, Stourbridge, West Midlands, DY8 1QG

t: 01384 390909

e: enquiries@kgjinsurance.com

w: kgjinsurance.com

## OUR PROCEDURES

As a regulated firm we have prescribed complaints procedures that we must follow in the event that a complaint is made from an eligible complainant. We have taken the decision to deploy the same procedure for all clients regardless of their status; however, for unregulated products and services and some larger organisations there will not be eligibility to use the Financial Ombudsman Service (FOS).

### Speedy Resolution

If you have a complaint, we will make every effort to resolve this for you immediately. Where we have done this within three working days to your satisfaction, we are not obliged to implement our full complaints procedure.

Speedy resolution may be achieved by any staff member in our advising, customer service, compliance, administration or accounts department where they have the authority to do so.

We will still write to you following speedy resolution and include details of what you can do if you become dissatisfied in future.

### Full Complaints Procedure

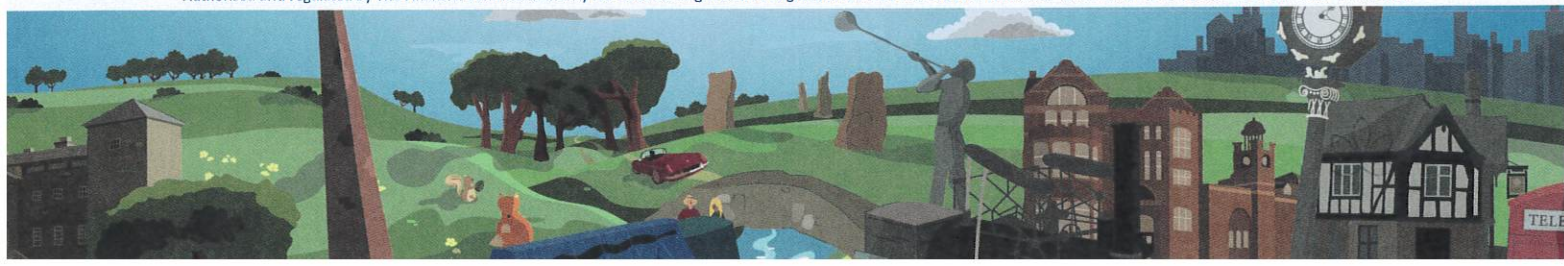
Any complaint that cannot be resolved within three business days to your satisfaction, whether verbal or written, will be referred to our *Complaints Officer* at the earliest opportunity or to a member of our senior management if the *Complaints Officer* is unavailable. Below is what you can expect.

1. We will acknowledge the complaint in writing to you promptly.
2. We will give you details of the Financial Ombudsman Service - [financial-ombudsman.org.uk](http://financial-ombudsman.org.uk)
3. We may contact you to seek clarification on any points where necessary.
4. We will fully investigate your complaint.
5. We will keep you informed of our progress; you can expect our final response **in writing** no later than eight weeks from the date of your complaint and we will confirm the reason for any delay.
6. We may discuss with you our findings and proposed response. Before we issue our decision in writing.

Your final response will normally be sent well within the eight-week limit as we understand that delays are frustrating.

KGJ Insurance Brokers (Stourbridge) Ltd. Independent Financial Advisers & Insurance Brokers

Authorised and regulated by The Financial Conduct Authority No. 116769. Registered in England and Wales No. 948748. Directors: M. H Wood S. L Pearson J. B. Donnelly A. R. Passey



## COMPLAINTS PROCEDURE

### **Who to complain to?**

You may express dissatisfaction to us about the products or services or another firm. We will need to establish whether or not your complaint relates to our services or the service, product or performance of another provider. If this is unclear, this will not delay any investigation and we will proceed with our own investigation immediately. The *Complaints Officer* will review this matter and take the complaint to the other firm, if appropriate, in consultation with you.

### **Investigation**

The *Complaints Officer* will establish the nature and scope of your complaint having due regards to the Financial Conduct Authority's direction to deal with complaints promptly and fairly. We undertake to give complainants clear replies and, where appropriate, fair redress.

### **Eligible Complainants**

It is the firm's policy to treat all complainants the same, however, eligible complainants are legally defined and have additional rights in law that we must acknowledge and adhere to. If there is a dispute as to eligibility, then the Financial Ombudsman Service will adjudicate.

Eligible complainants are policyholders or those with potential entitlement to claim under a policy that are:

- \* Private Individuals
- \* Small to medium sized enterprises
- \* Some charities
- \* Some trusts

You can find out more about eligibility from the Financial Ombudsman Service, detailed below.

The Financial Conduct Authority complaints rules apply to complaints: made by, or on behalf of an eligible complainant; relating to regulated activity; and involving an allegation that the complainant has suffered, or may suffer, financial loss, material distress or material inconvenience.

### **Final Response**

This will set out clearly our decision and the reasons for it. Where compensation is offered, we will provide you with a clear calculation and explanation of how we have arrived at the compensatory amount offered. You will be given details of the Financial Ombudsman Service (FOS) again.

We reiterate that this final response will be made in writing within 8 weeks of the acknowledgement. If we cannot respond within that time we will tell you.

You will have six months from the date of our final response to refer your complaint to the FOS if you are dissatisfied with our final response. If you wait until after this time the FOS may only consider your complaint in what it considers to be exceptional circumstances.





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## Closing a Complaint

Where we receive confirmation from you that you are satisfied with the findings of the investigation and any resolution, the complaint will be considered closed.

Where no confirmation has been received from you within 8 weeks of the firm's most recent letter, the complaint may also be considered closed.

## Financial Ombudsman Service

A firm must co-operate fully with the Ombudsman in resolving any complaints made against it and agrees to be bound by any awards made by the Ombudsman. You may approach the FOS at any time before or during the complaints process although they will only start to act on your complaint after we have issued our final response or if we give the FOS permission to do so.

### Contact:

The Financial Ombudsman Service, Exchange Tower, London E14 9SR

☎ **0800 023 4567**

☎ **+44 (0) 20 7964 1000**

☎ [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

☎ [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

The Financial Ombudsman Service is our alternative dispute resolution provider and more information about the Ombudsman service can be found on this website.

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